

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML LAW GROUP, P.C.  
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Philadelphia, PA 19106  
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dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor:  
Federal Home Loan Mortgage Corporation, as Trustee for the  
benefit of the Freddie Mac Seasoned Credit Risk Transfer  
Trust, Series 2019-2

In Re:  
Mirtha D. Perez  
Debtor



Order Filed on February 25, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-16132 JKS

Adv. No.:

Hearing Date: 2/13/2025 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 25, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtor: Mirtha D. Perez

Case No: 23-16132 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 21 Terrace Place, Kearny, NJ, 07032, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jamal J. Romero, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 30, 2025, Debtor is due for the July 2024 through February 2025 for a total post-petition default of \$18,843.08 (2 @ \$2,461.93; 6 @ @ \$2,462.52; less suspense \$855.90); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$18,843.08 shall be paid prior to February 28, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2025 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.

In re:  
Mirtha D. Perez  
Debtor

Case No. 23-16132-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 26, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

| Recip ID | Recipient Name and Address                                 |
|----------|--|
| db       | + Mirtha D. Perez, 21 Terrace Place, Kearny, NJ 07032-1621 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Denise E. Carlon    | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Gavin Stewart       | on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com  |
| Jamal J Romero      | on behalf of Debtor Mirtha D. Perez jromero@scura.com<br>dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com;nrincon@scur |
| Kimberly A. Wilson  | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-2 kimwilson@raslg.com   |
| Marie-Ann Greenberg |   |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Feb 26, 2025

Form ID: pdf903

Total Noticed: 1

magecf@magtrustee.com

Robert P. Saltzman

on behalf of Creditor Discover Bank dnj@pbslaw.org

Stuart H. West

on behalf of Creditor Discover Bank swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8